# United States Bankruptcy Court Middle District of Pennsylvania

In re: Brian K. Barnhart Debtor Case No. 19-00153-HWV Chapter 13

# **CERTIFICATE OF NOTICE**

District/off: 0314-1 User: AutoDocke Page 1 of 2
Date Rcvd: Feb 02, 2024 Form ID: 3180W Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

# Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable,

the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2024:

Recip ID	Recipient Name and Address
db	+ Brian K. Barnhart, 11667 Gehr Road, Waynesboro, PA 17268-9108
5150329	+ One Main Financial, 2100 East Main Street, Waynesboro, PA 17268-1885
5150331	#+ Shapiro & DeNardo, LLC, Christopher DeNardo, LLC, 3600 Horizon Drive, Ste 150, King of Prussia, PA 19406-4702

#### TOTAL: 3

## Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: BKBCNMAIL@carringtonms.com	Date/Time	Recipient Name and Address
	Email Text. BRBC: Will Reculting to misseon	Feb 02 2024 18:40:00	The Bank of New York Mellon, F/K/A The Bank of New, 1600 South Douglass Rd., Anaheim, CA 92806
cr	+ EDI: PRA.COM	Feb 02 2024 23:42:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	Feb 02 2024 23:42:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5176143	Email/Text: BKBCNMAIL@carringtonms.com	Feb 02 2024 18:40:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
5150327	+ Email/Text: BKBCNMAIL@carringtonms.com	Feb 02 2024 18:40:00	Carringtron Mortgage, PO Box 5001, Westfield, IN 46074-5001
5150328	Email/Text: bdsupport@creditmanagementcompany.com	Feb 02 2024 18:40:00	Chambersburg Hospital, c/o CMC, PO Box 16346, Pittsburgh, PA 15242-0346
5163310	+ EDI: AGFINANCE.COM	Feb 02 2024 23:42:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
5247757	EDI: PRA.COM	Feb 02 2024 23:42:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5247758	EDI: PRA.COM	Feb 02 2024 23:42:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5150330	+ Email/Text: bankruptcy@patriotfcu.org	Feb 02 2024 18:40:00	Patriot Federal Credit Union, 800 Wayne Avenue, Chambersburg, PA 17201-3810
5150332	+ Email/Text: bknotice@ercbpo.com	Feb 02 2024 18:40:00	Sprint, c/o Enhanced Recovery, PO Box 57547, Jacksonville, FL 32241-7547
5182728	+ EDI: PRA.COM	Feb 02 2024 23:42:00	The Bureaus, Inc., c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5150333	+ Email/Text: bdsupport@creditmanagementcompany.com	Feb 02 2024 18:40:00	Waynesboro Hospital, c/o CMC, 2121 Noblestown Road, Pittsburgh, PA 15205-3956

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Date Rcvd: Feb 02, 2024 Form ID: 3180W Total Noticed: 16

TOTAL: 13

# **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2024 Signature: /s/Gustava Winters

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2024 at the address(es) listed below:

Name Email Address

Hannah Herman-Snyder

on behalf of Debtor 1 Brian K. Barnhart hannah@nicklasandsnyder.com shannon@nicklasandsnyder.com

Jack N Zaharopoulos

TWecf@pamd13trustee.com

James Warmbrodt

on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee for registered Holders of

 $CWABS, Inc., Asset-Backed\ Certificates, Series\ 2006-23\ bkgroup@kmllawgroup.com$ 

Michael Patrick Farrington

on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee for registered Holders of

CWABS, Inc., Asset-Backed Certificates, Series 2006-23 mfarrington@kmllawgroup.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

#### Information to identify the case: Debtor 1 Brian K. Barnhart Social Security number or ITIN xxx-xx-6316 EIN \_\_-\_\_\_ First Name Middle Name Last Name Debtor 2 Social Security number or ITIN \_\_\_\_ First Name Middle Name Last Name (Spouse, if filing) EIN \_\_-\_\_\_ United States Bankruptcy Court Middle District of Pennsylvania 1:19-bk-00153-HWV Case number:

**Order of Discharge** 

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian K. Barnhart

2/2/24

By the court:

Henry W. Van Eck, Chief Bankruptcy Judge

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## Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

## Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)( C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Form 3180W

**Chapter 13 Discharge** 

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